

In re:  
Tracy L Krowel  
Debtor

Case No. 11-43854-msh  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0101-4

User: lladue  
Form ID: b18

Page 1 of 3  
Total Noticed: 54

Date Rcvd: Apr 03, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2012.

db +Tracy L Krowel, 49 Olde Colony Drive, Shrewsbury, MA 01545-1638  
aty +Evans J. Carter, Evans J. Carter, P.C., P.O. Box 812, Framingham, MA 01701-0812  
aty +Gina M. Barbieri, Mirick O'Connell, 1800 West Park Drive, Suite 400, Westborough, MA 01581-3960  
aty +James P. Ehrhard, Ehrhard & Associates, P.C., 418 Main Street, 4th Floor, Worcester, MA 01608-1756  
smg MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, Boston, MA 02114-9564  
smg +UNITED STATES ATTORNEY, ONE COURTHOUSE WAY, SUITE 9200, BOSTON, MA 02210-3013  
sp +Howard W. Foster, Foster, P.C., 150 N. Wacker Dr, Suite 2150, Chicago, IL 60606-1675  
18227509 +ACS, POB 7051, Utica, NY 13504-7051  
18227510 +AMC Mortgage Services, 505 City Parkway West, Ste 100, Orange, CA 92868-2927  
18227511 +Argent Healthcare Financial Service, 10 Tara Boulevard, Ste 410, Nashua, NH 03062-2800  
18227517 +Citizens Bank, POB 42001, Providence, RI 02940-2001  
18227518 +Evans Carter, POB 812, Framingham, MA 01701-0812  
18227521 +Goal Financial, 9477 Waples St., Ste 100, San Diego, CA 92121-2934  
18227522 +Harding Pediatrics LLP, 45 Oak Avenue, Worcester, MA 01605-2730  
18227526 +LVNV Funding LLC, C/O Richard J. Boudreau & Assoc., LLC, 5 Industrial Way, Salem, NH 03079-4866  
18227525 +Little Beginnings, 30 Floral St, Shresbury, MA 01545-3221  
18326772 +Massachusetts Department of Revenue, Bankruptcy Unit, P.O. Box 9564, Boston, MA 02114-9564  
18227528 ++NSTAR GAS COMPANY AND NSTAR ELECTRIC COMPANY, ATTN LEGAL COLLECTIONS, 1 NSTAR WAY NW 220, WESTWOOD MA 02090-2341  
(address filed with court: NStar, POB 4508, Woburn, MA 01888)  
18227529 +Ohio Savings Association, 1801 E 9th St., Ste 200, Cleveland, OH 44114-3103  
18227532 +SELCO, 100 Maple Ave, Shrewsbury, MA 01545-5338  
18250980 +Santo Arcuri, c/o Evans J. Carter, Esq., P.O. Box 812, Framingham, MA 01701-0812  
18227533 #+Southcoast Medical, 7044 Hodgson Memorial, Savannah, GA 31406-2529  
18227535 +Town Of Shrewsbury, Office Of The Collector Of Taxes, 100 Maple Ave., Shrewsbury, MA 01545-5338  
18227536 +US Dept. Of Treasury, Credit Bureau Reporting, POB 830794, Birmingham, AL 35283-0794  
18227537 +Verizon Wireless, POB 15062, Albany, NY 12212-5062  
18227539 +Washington Mutual Bank, 2000 Oxford Drive, Bethel Park, PA 15102-1841  
18227541 +Wells Fargo Financial Cards, POB 98791, Las Vegas, NV 89193-8791

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJBALDIGA.COM Apr 03 2012 23:48:00 Joseph H. Baldiga, Mirick, O'Connell, DeMallie & Lougee, 1800 West Park Drive, Suite 400, Westborough, MA 01581-3960  
smg +E-mail/Text: duabankruptcy@detma.org Apr 04 2012 00:06:51 Commonwealth of Massachusetts, DIV OF UNEMPLOYMENT ASSISTANCE, ATTN BANKRUPTCY UNIT 5TH FLOOR, 19 STANIFORD STREET, Boston, MA 02114-2502  
smg E-mail/Text: born.emily@dol.gov Apr 04 2012 00:06:57 US DEPARTMENT OF LABOR, EMPLOYEE BENEFITS, JFK FEDERAL BUILDING, ROOM 575, Boston, MA 02203  
ust +E-mail/Text: USTPRRegion01.WO.ECF@usdoj.gov Apr 04 2012 00:04:59 Richard King, Office of US. Trustee, 446 Main Street, 14th Floor, Worcester, MA 01608-2361  
18227512 +EDI: BANKAMER.COM Apr 03 2012 23:48:00 Bank Of America, POB 15019, Wilmington, DE 19886-5019  
18227513 +E-mail/Text: cms-bk@cms-collect.com Apr 04 2012 00:06:08 Capital Management Services, LP, 726 Exchange St., Ste 700, Buffalo, NY 14210-1464  
18227514 +EDI: CAPITALONE.COM Apr 03 2012 23:48:00 Capital One, POB 71083, Charlotte, NC 28272-1083  
18336512 EDI: CAPITALONE.COM Apr 03 2012 23:48:00 Capital One Bank (USA), N.A. by American InfoSourc, PO Box 71083, Charlotte, NC 28272-1083  
18227515 +EDI: CHASE.COM Apr 03 2012 23:48:00 Chase Cardmember Service, POB 15153, Wilmington, DE 19886-5153  
18227516 +EDI: CIAC.COM Apr 03 2012 23:48:00 Citifinancial, POB 6931, The Lakes, NV 88901-6931  
18362999 EDI: BANKAMER2.COM Apr 03 2012 23:48:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102  
18227519 +EDI: BANKAMER.COM Apr 03 2012 23:48:00 FIA Card Services, POB 15019, Wilmington, DE 19886-5019  
18227520 +EDI: AMINFOFP.COM Apr 03 2012 23:48:00 First Premier Bank, POB 5519, Sioux Falls, SD 57117-5519  
18227523 +EDI: HFC.COM Apr 03 2012 23:48:00 HFC, POB 5233, Carol Stream, IL 60197-5233  
18227524 +EDI: HFC.COM Apr 03 2012 23:48:00 HSBC Bank, POB 5253, Carol Stream, IL 60197-5253  
18382515 EDI: RESURGENT.COM Apr 03 2012 23:48:00 LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
18382514 EDI: RESURGENT.COM Apr 03 2012 23:48:00 LVNV Funding LLC its successors and assigns as, assignee of CitiFinancial Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
18227527 +EDI: TSYS2.COM Apr 03 2012 23:48:00 Macy's, POB 689195, Des Moines, IA 50368-9195  
18382295 +EDI: MID8.COM Apr 03 2012 23:48:00 Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
18227530 +E-mail/Text: bankruptcy@lgw.com Apr 04 2012 00:05:34 Old Navy, C/O Lustig, Glaser & Wilson, PC, POB 9127, Needham, MA 02492-9127

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Page 2 of 3  
Total Noticed: 54

Date Rcvd: Apr 03, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

18318612	E-mail/Text: bnc-quantum@quantum3group.com Apr 04 2012 00:06:37 Quantum3 Group LLC as agent for, Elite Recovery Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788	
18227531	+EDI: PHINRJMA.COM Apr 03 2012 23:48:00 RJM ACQ LLC, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416	
18329288	+EDI: PHINRJMA.COM Apr 03 2012 23:48:00 Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-4437	
18227534	+EDI: MERRICKBANK.COM Apr 03 2012 23:48:00 Spiegel, POB 9204, Old Bethpage, NY 11804-9004	
18388939	+EDI: AFNIVZWIRED.COM Apr 03 2012 23:48:00 Verizon Wireless, PO BOX 3397, Bloomington, IL 61702-3397	
18227538	+EDI: WFNNB.COM Apr 03 2012 23:48:00 Victoria's Secret, POB 182125, Columbus, OH 43218-2125	
18227542	+EDI: WFNNB.COM Apr 03 2012 23:48:00 WFNNB/Newport News, POB 659705, San Antonio, TX 78265-9705	

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty*	+Joseph H. Baldiga, Mirick, O'Connell, DeMallie & Lougee, 1800 West Park Drive, Suite 400, Westborough, MA 01581-3960
cr*	+Santo Arcuri, c/o Evans J. Carter, Esq., P.O. Box 812, Framingham, MA 01701-0812
18227540	#Webster First Federal Credit Union, 1 North Main Street, Webster, MA 01570-2276

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

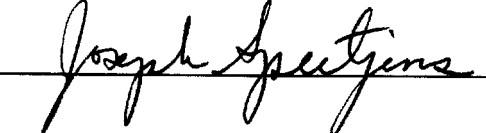
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2012

Signature:



District/off: 0101-4

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Form ID: b18

Page 3 of 3  
Total Noticed: 54

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2012 at the address(es) listed below:

David H. Rich on behalf of Defendant David Massad drich@toddweld.com, kpowers@toddweld.com  
Evans J. Carter on behalf of Creditor Santo Arcuri ejcatty1@verizon.net  
Gina M. Barbieri on behalf of Trustee Joseph Baldiga gbarbieri@mirickoconnell.com,  
bankrupt@mirickoconnell.com  
Howard W. Foster on behalf of Plaintiff Jonathan Goldsmith hfoster@fosterpc.com,  
mfriend@fosterpc.com  
James D. O'Brien on behalf of Defendant Commerce Bank & Trust Co. obrien@mountaindearborn.com  
James P. Ehrhard on behalf of Debtor Tracy Krowel ehrhard@ehrhardlaw.com,  
prybyla@ehrhardlaw.com  
Joseph H. Baldiga jhbaldiga@ecf.epiqsystems.com,bankrupt@mirickoconnell.com  
Matthew A. Galin on behalf of Plaintiff Jonathan Goldsmith mgalin@fosterpc.com  
Philip F. Coppinger on behalf of Defendant LBM FINANCIAL, LLC ECF@coppingerlaw.com  
Richard King USTPRegion01.WO.ECF@USDOJ.GOV

TOTAL: 10

**United States Bankruptcy Court**

District of Massachusetts  
**Case No. 11-43854**  
**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tracy L Krowel  
49 Olde Colony Drive  
Shrewsbury, MA 01545

Social Security / Individual Taxpayer ID No.:  
xxx-xx-8261

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 4/3/12

Melvin S. Hoffman  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**